

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GARY A. SMITH  
DEBRA K. SMITH  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Repondents.

Case No.: 11-11298 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/08/2011 and confirmed on 10/4/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		119,938.28
Less Refunds to Debtor	3,176.47	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>116,761.81</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,950.00	
Trustee Fee	4,035.13	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,985.13</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	95,650.35	0.00	95,650.35
	Acct: 2076				
	M & T BANK	6,388.39	6,388.39	0.00	6,388.39
	Acct: 2076				
					<b>102,038.74</b>

Priority					
	DANIEL P FOSTER ESQ**	2,950.00	2,950.00	0.00	0.00
	Acct:				
	GARY A. SMITH	0.00	0.00	0.00	0.00
	Acct:				
	GARY A. SMITH	3,176.47	3,176.47	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

Unsecured					
	AMERIGAS	0.00	0.00	0.00	0.00
	Acct: XXX6918				
	FIA CARD SERVICES** SCCSR BANK OF	4,104.24	853.39	0.00	853.39
	Acct: 2320				
	FIA CARD SERVICES** SCCSR BANK OF	3,856.79	801.94	0.00	801.94
	Acct: 8495				
	CANDICA LLC	4,823.65	1,002.98	0.00	1,002.98
	Acct: 7500				
	CANDICA LLC	4,611.96	958.96	0.00	958.96
	Acct: 4922				
	CANDICA LLC	1,719.51	357.54	0.00	357.54
	Acct: 2576				
	PRA RECEIVABLES MANAGEMENT LLC -	3,728.48	775.26	0.00	775.26
	Acct: 0013				
	PRA RECEIVABLES MANAGEMENT LLC -	2,440.31	507.41	0.00	507.41
	Acct: 6215				
	CITIFINANCIAL INC (NON-RE*)	0.00	0.00	0.00	0.00
	Acct: XXX7445				
	DELL FINANCIAL SERVICES	0.00	0.00	0.00	0.00

11-11298 TPA

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX4085				
	DISCOVER BANK(*)	4,160.19	865.03	0.00	865.03
	Acct: 4074				
	FINGERHUT	0.00	0.00	0.00	0.00
	Acct: XXX7152				
	1ST NATL BANK SLIPPERY ROCK	0.00	0.00	0.00	0.00
	Acct: XXX9938				
	FIRST UNITED NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: XXX1594				
	FRANKLIN-OIL REGION CU	0.00	0.00	0.00	0.00
	Acct: XXX0525				
	GEMB/HH GREGG++	0.00	0.00	0.00	0.00
	Acct: XXX9753				
	PORTFOLIO RECOVERY ASSOCIATES, L	268.54	55.84	0.00	55.84
	Acct: 9609				
	GEMB/PEARL VISION++	0.00	0.00	0.00	0.00
	Acct: XXX9201				
	PRA RECEIVABLES MANAGEMENT LLC -	3,095.89	643.73	0.00	643.73
	Acct: 8216				
	HSBC BANK USA++	0.00	0.00	0.00	0.00
	Acct: XXX1624				
	HSBC BANK USA++	0.00	0.00	0.00	0.00
	Acct: XXX8639				
	MERCER COUNTY STATE BANK	0.00	0.00	0.00	0.00
	Acct: XXX0105				
	NATIONAL CITY	0.00	0.00	0.00	0.00
	Acct: XXX5692				
	PORTFOLIO RECOVERY ASSOCIATES, L	3,179.84	661.18	0.00	661.18
	Acct: 0100				
	PORTFOLIO RECOVERY ASSOCIATES, L	1,224.83	254.68	0.00	254.68
	Acct: 1258				
	SPRINGLEAF FINANCIAL SVCS INC	0.00	0.00	0.00	0.00
	Acct: XXX6317				
	TRACTOR SUPPLY	0.00	0.00	0.00	0.00
	Acct: XXX5347				
	UNITED REFINING	0.00	0.00	0.00	0.00
	Acct: XXX3201				
	WEISFIELD JEWELERS	0.00	0.00	0.00	0.00
	Acct: XXX5674				
	WFCB/BLAIR CATALOG++	0.00	0.00	0.00	0.00
	Acct: XXX0820				
	WORLD FNCL NETWORK NATL BANK/	0.00	0.00	0.00	0.00
	Acct: XXX0344				
	WOMAN WITHIN	0.00	0.00	0.00	0.00
	Acct: XXX4122				
	WORLDS FOREMOST BANK	0.00	0.00	0.00	0.00
	Acct: XXX6266				
	CANDICA LLC	0.00	0.00	0.00	0.00
	Acct: XXX7500				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					7,737.94

TOTAL PAID TO CREDITORS

109,776.68

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TOTAL	
CLAIMED	0.00
PRIORITY	6,388.39
SECURED	37,214.23

Date: 10/26/2016

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/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GARY A. SMITH  
DEBRA K. SMITH  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.: 11-11298 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Gary A. Smith  
Debra K. Smith  
DebtorsCase No. 11-11298-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson  
Form ID: pdf900Page 1 of 2  
Total Noticed: 51

Date Rcvd: Oct 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2016.

db/jdb  
cr  
13148799 +Gary A. Smith, Debra K. Smith, 1122 Old Route 8, Polk, PA 16342-2032  
13148800 +Bank of America, N.A., 2380 Performance Dr, Richardson, TX 75082-4333  
13151973 AAA Financial Services, P.O. Box 15026, Wilmington, DE 19850-5026  
+AmeriGas, 2540 Warren Drive, Suite C, Rocklin, CA 95677-2178  
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102)  
13209022 +BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE,  
PLANO, TX 75024-4100  
13148802 +Bank Of America, N.a., 450 American Street, Simi Valley, CA 93065-6285  
13148803 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833,  
Wilmington, DE 19899-8833  
13148804 +Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285  
13148805 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13178176 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
13148806 +Citifinancial Retail Services, Citifinancial/Attn: Bankruptcy Dept, Po Box 140489,  
Irving, TX 75014-0489  
13148807 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, Attn: Bankruptcy Dept., Po Box 81577,  
Austin, TX 78708)  
13148810 +First National Bank Slippery Rock, 3320 East State Street, Hermitage, PA 16148-3301  
13148811 +First United National Bank, Po Box 7, Fryburg, PA 16326-0007  
13148817 +Hsbc/BonTon, Hsbc Retail Services/Attn: Bankruptcy, Po Box 5263,  
Carol Stream, IL 60197-5263  
13148818 +Hsbc/boscov, Po Box 5895, Carol Stream, IL 60197-5895  
13587828 +Keri P. Ebeck, Esquire, Weltman, Weinberg, & Reis Co., LPA, 1400 Koppers Bldg.,  
436 Seventh Avenue, Pittsburgh, PA 15219-1842  
13148819 +Mercer County State Bank, Po Box 38, Sandy Lake, PA 16145-0038  
13148820 +National City, Po Box 5570, Cleveland, OH 44101-0570  
13148821 +National City Card, 100 North 13th Street, Franklin, PA 16323-2352  
13209703 +Peter J. Mulcahy, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza,  
Philadelphia, PA 19103-1814  
13148822 Sears/cbna, 133200 Smith Road, Cleveland, OH 44130  
13148823 +Sears/cbna, 8725 West Sahara Avenue, The Lakes, NV 89163-0001  
13148825 +Tractor Supply/cbsd, Po Box 6500, Sioux Falls, SD 57117-6500  
13148826 +United Refining, 213 2nd Avenue, Warren, PA 16365-2405  
13148827 +Weisfield Jewelers, Attn: Bankruptcy, Po Box 3680, Akron, OH 44309-3680  
13148828 +Wfcb/Blair, P.O. Box 182125, Columbus, OH 43218-2125  
13148829 +Wfnnb/lane Bryant, Po Box 182686, Columbus, OH 43218-2686  
13148830 +Wfnnb/woman within, Po Box 182686, Columbus, OH 43218-2686  
13148831 +Worlds Foremost Bank, 4800 Northwest 1st Street, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
E-mail/PDF: rmscedi@recoverycorp.com Oct 29 2016 03:29:22  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
13193407 +E-mail/Text: bncmail@w-legal.com Oct 29 2016 04:22:12 CANDICA, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13148808 E-mail/Text: mrdiscen@discover.com Oct 29 2016 04:21:16 Discover Financial, Po Box 8003,  
Hilliard, OH 43026  
13160794 E-mail/Text: mrdiscen@discover.com Oct 29 2016 04:21:16 Discover Bank,  
Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025  
13573211 E-mail/Text: mrdiscen@discover.com Oct 29 2016 04:21:16 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13148809 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 29 2016 04:22:35 Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
13148812 +E-mail/Text: slucas@for-cu.com Oct 29 2016 04:22:18 Franklin Oil Region Credit Union,  
101 North 13th Street, Franklin, PA 16323-2343  
13433885 E-mail/PDF: gecsed@recoverycorp.com Oct 29 2016 03:31:52 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
13173234 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 29 2016 03:29:27 GE Money Bank,  
c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
13148813 +E-mail/PDF: gecsed@recoverycorp.com Oct 29 2016 03:29:12 GEMB / HH Gregg,  
Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
13148814 +E-mail/PDF: gecsed@recoverycorp.com Oct 29 2016 03:26:29 Gemb/JCPenney,  
Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
13148815 +E-mail/PDF: gecsed@recoverycorp.com Oct 29 2016 03:26:29 Gemb/pearle Vision,  
Po Box 981439, El Paso, TX 79998-1439  
13148816 +E-mail/PDF: gecsed@recoverycorp.com Oct 29 2016 03:31:52 Gemb/qvc, Po Box 971402,  
El Paso, TX 79997-1402  
13832956 E-mail/Text: camanagement@mtb.com Oct 29 2016 04:21:31 M&T BANK, P.O 840,  
BUFFALO, NY 14240-0840

District/off: 0315-1

User: vson  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Oct 28, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13294432 +E-mail/Text: bknotice@ncmlc.com Oct 29 2016 04:22:12 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
13209706 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 29 2016 03:29:45  
Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541  
13209023 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 29 2016 03:27:10  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13626845 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 29 2016 03:29:43  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13433886 E-mail/PDF: rmscedi@recoverycorp.com Oct 29 2016 03:26:39  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13148824 E-mail/PDF: cbp@onemainfinancial.com Oct 29 2016 03:23:43 Springleaf Financial Services,  
120 Bon Aire Plaza, Butler, PA 16003

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
cr Lakeview Loan Servicing, LLC  
cr M&T BANK  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741  
cr\* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
13193408\* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
13224218\* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
13148801 ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054

TOTALS: 3, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Daniel P. Foster on behalf of Debtor Gary A. Smith dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Debra K. Smith dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Jerome B. Blank on behalf of Creditor M&T BANK pawb@fedphe.com  
Jerome B. Blank on behalf of Creditor Bank of America, N.A. pawb@fedphe.com  
Mario J. Hanyon on behalf of Creditor Lakeview Loan Servicing, LLC pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Mulcahy on behalf of Creditor Bank of America, N.A. pawb@fedphe.com,  
FedPhe@hotmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9